



Docket No. CITI0175

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Alan KAY, et al.

Group Art Unit: 2761

Serial No.: 09/626,838

Examiner: To Be Assigned

Filed: July 27, 2000

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Technology Center 2100

For: SYSTEM AND METHOD OF TRANSACTION SETTLEMENT USING TRADE CREDIT

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, Applicants, through its attorneys, hereby bring to the attention of the Examiner the references noted on the attached Form PTO-1449.

No fees are believed to be necessary since the references cited in this statement were cited by a foreign patent office in a counterpart foreign application not more than three months prior to this submission. However, the Commissioner is hereby authorized to charge any additional fees which may be required, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this letter is submitted herewith for that purpose.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) and 1.106(b) concurring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Alan KAY, et al.

Date: 4/17/01

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